

华泰财险附加下层保险维持条款

被保险人应当维持下层保险单及其续保保单或替代保单在保险期间内持续有效，下层保险单的责任限额及承保范围不得小于保险人同意的范围，但因对下层保险单项下承保的事故所致索赔进行赔付而减少或消耗其累计责任限额或下层保险单中约定的其他责任限额的除外。

被保险人未能遵守本条款，或任何下层保险单的保险人破产或丧失偿付能力的，本保险单的有效性不受影响。但在该等情形下，保险人仅负责赔偿保险期间内未发生该等情形的情况下本应承担的部分。

Maintenance of Underlying Policies

The insured shall maintain the Underlying Policies and renewals or replacements thereof, with limits and coverage not more restrictive than notified and agreed by Insurer in full effect during the Policy Period, except for any reduction or exhaustion of the aggregate limit or limits contained in such policies solely by payment of claims arising out of Occurrences covered thereunder. Failure to comply with the foregoing or bankruptcy or insolvency of any of the underlying Insurers shall not invalidate this Policy but in the event of such circumstances Insurer shall be liable only to the extent that it would have been liable had such circumstances not existed during the Policy Period.